

COMMON CENTS



"Better Because You Own It"

A quarterly publication from your
Lifetime Federal Credit Union®

First Quarter 2021

lifetimefcu.org

Family First

Have a sibling looking to get a new auto, a teenager looking for their first checking account, parents looking to refinance their home? As a member of Lifetime FCU, your immediate family members are also eligible to join the credit union. Apply online at www.lifetimefcu.org.



Lifetime Federal Credit Union chose CU Members Mortgage to assist members with their mortgage needs. This relationship combines two experienced credit union member service providers to maximize offerings and meet your specific needs.

Together we work hand-in-hand to offer a comprehensive selection of loan programs with competitive rates and flexible terms. These include flexible down payment options and terms that give you the widest range of choices. They include: Conventional, Fixed Rate Loans, Adjustable-Rate Loans, First-Time Buyer Loans, Jumbo, Second Homes, and Refinances.

To ease the application process, CU Members Mortgage offers Lifetime Federal Credit Union members an online home loan application. It's a fast, user-friendly loan application that can provide a pre-qualification in minutes. It features calculators and estimates to help you see how much home you

can afford, your closing cost, and a complete home buying glossary in easy-to-understand language to help you throughout the process.

Service excellence continues after your loan closes with CU Members' retained servicing. CU Members Mortgage retains servicing on 99% of the loans we originate which means the servicing of your loan isn't sold after you close. You will always know who to send your payments to or who to call with questions on your escrow. An online servicing portal will allow you to make payments and review any loan information 24/7.

Contact Lifetime Federal Credit Union today to learn more about how we can help you with a home loan.

Home loans are provided through CU Members Mortgage
a division of Colonial Savings NMLS 401285.



Update Your Personal Information Today

To serve you in the best way possible, we encourage you to maintain accurate contact information with LFCU. If you've moved, changed your phone number or updated your email address, please provide the new details to the credit union. (Note: Updating your personal data in the company's system does not update the credit union's records.)

By keeping your personal information up to date, LFCU can alert you of suspicious activity on your LFCU debit or credit cards, provide information regarding your account activity, etc.

Simply log in to your LFCU home banking profile, and click on the "User Profile" tab, "User Preferences" and the "Change Personal Information" box to make your changes. Your information will be kept confidential and only used to update the LFCU member database.

Check It Out

Open a Lifetime FCU checking account today and begin taking advantage of our many convenient services and benefits, such as:

- ❖ Direct Deposit/ ACH
- ❖ Online Banking at lifetimefcu.org
- ❖ Mobile Banking App
- ❖ Person to Person (P2P) Payment Service
- ❖ Free Online Bill-Pay
- ❖ e-Statements
- ❖ Courtesy Pay (overdraft protection)
- ❖ Surcharge Free ATM Network
- ❖ Visa Debit Card
- ❖ Mobile Check Deposit
- ❖ Interest Bearing
- ❖ No Monthly Service Fee

Did You know...

Credit unions are not-for-profit. In contrast to big banks whose profits go to their corporate stakeholders, credit unions return their earnings to their Members and communities. At credit unions, the Members are the stakeholders! Credit unions will return their profit to their Members in the form of rate discounts, lower fees, technology and free services.

Ways to Connect with Us

Phone	Local: (972) 766-6732 Toll Free: (855) 838-6028
Mailing Address	PO Box 833937 Richardson, TX 75083
Email	Member Service: lfcu_membservices@bcbstx.com Lending: lfcu_lending@bcbstx.com
Fax	Member Service: 972-766-9753 Lending: 972-766-9752
Secure NetBranch (online banking) message	Login at lifetimefcu.org > User Profile > Messages > Compose

Cards Lost or Stolen After Business Hours?

Please report the incident as quickly as possible to the appropriate numbers:

Debit Card:
800-554-8969

MasterCard Credit Card:
855-340-8772

Staff Members

Ruth Aguilar	Darryl Trammell
Evan Brown	Dana Trosper
Karla Cortés	Christy Walker
Janice Duncan	Brittany Wilhite
Brenda Nuñez	Jeff Wolverton
Brittney Sprowles	Sharon Yosenic

Hours:

Monday to Friday
7:30 a.m. to 4:00 p.m.

Website:
lifetimefcu.org

Holiday Closing:

Memorial Day,
Monday May 31, 2021
Independence Day
Monday, July 5, 2021

Monthly Dividends

LFCU's Board of Directors declares dividend rates on share accounts at the beginning of each month, which you may view online at lifetimefcu.org.

